

**100% FINANCING!**



Committed to the future of rural communities.

**Making Homeownership  
Dreams a Reality!**

### **Guaranteed Rural Housing Loan Program**

- **100% financing**  
102% including guarantee fee
- **No downpayment**
- **No private mortgage insurance (PMI)**
- **Flexible credit and qualifying guidelines**
- **Finance new construction or an existing dwelling**

**Are you tired of renting?**

**Do you need to move up into a larger or newer home?**

**RURAL DEVELOPMENT CAN HELP YOU!**

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## Guaranteed Rural Housing Loan Program

Sometimes good credit and a steady income are not enough to qualify for a home loan . More individuals and families may be eligible to become homeowners with the help of a USDA guaranteed home loan.

### Benefits of guaranteed financing:

- 100% loan: no downpayment for existing homes or new construction located in an eligible rural area
- Closing costs, guarantee fee, pre-paid items, legal/service fees, and repairs may be included subject to appraised value
- 30yr. fixed rates apply
- No expensive monthly mortgage insurance: assists you in qualifying for a larger/newer home
- No minimum credit score: must show ability and willingness to repay debts—ideal for applicants that do not have traditional credit

**APPLY TODAY!**

**For more information contact:**

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